

IN RE:

CRITSIA NAIOMY RODRIGUEZ GONZALEZ

CASE NO. 19-07143-MCF

CHAPTER 13

DEBTOR(S)

**TRUSTEE'S UNFAVORABLE REPORT  
ON POST CONFIRMATION MODIFIED PLAN DATED 12/1/2020**

With respect to the above-referred payment plan with a base of \$28,868.00 the Trustee Renders the following recommendation:

☐

**FAVORABLE**

☒

**UNFAVORABLE**

The liquidation value of the estate is :\$ 913.68 (PV: \$972.00)

The general unsecured pool is :\$ 0.00

The applicable commitment period (years) is: 3

1. ☐ FEASIBILITY 11 USC § 1325(a)(6):
2. ☐ INSUFFICIENTLY FUNDED § 1325(b):
3. ☐ UNFAIR DISCRIMINATION § 1322(b):
5. ☐ FAILS DISPOSABLE INCOME TEST § 1325(b)(1)(B):
4. ☐ FAILS LIQUIDATION VALUE TEST § 1325(a)(4):
6. ☐ DOES NOT PROVIDE FOR SECURED CREDITOR § 1325(a)(5):

**7. ☒ OTHER:**

**(1)Debtor is proposing a plan of 84 months. Per recently enacted CARES ACT, provision temporarily modifying section 1329, more specifically, section 1329 (d)(1)(A) allows modification of Confirmed Plan – If currently or in the past debtor has experienced material financial hardship due, directly or indirectly to COVID- 19. Debtor has not demonstrated for the record on how they have been directly or indirectly affected. (2)Plan needs to bifurcate pre-petition and to post-petition arrears to BPPR (see claim 2-2). (3)Section 4.6 - Plan discloses that insurance mature on 7/2/2021; however, per insurance quote submitted on 2/18/2020, insurance matures on 10/19/2021. Debtor to verify.**

TRUSTEE'S REPORT ON POST CONFIRMATION

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NOTICE: This report anticipates Trustee's position as per 11 USC § 1302(b)(2) a copy of which has been served upon counsel for debtor(s).  
Copies are available to parties in interest at the Trustee's Office.

DATE: 12/4/2020

ROBERTO FIGUEROA

COUNSEL FOR DEBTOR(S)

/s/ Pedro R Medina

Pedro R Medina

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**ALEJANDRO OLIVERAS RIVERA**

Chapter 13 Trustee

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